

**ALLIED FIRST BANCORP, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3051580	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$121	\$117	-3.2%		
Loans	\$78	\$70	-10.6%		
Construction & development	\$0	\$0	-40.2%		
Closed-end 1-4 family residential	\$35	\$33	-5.2%		
Home equity	\$16	\$15	-9.0%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-26.0%		
Commercial & Industrial	\$11	\$10	-6.9%		
Commercial real estate	\$10	\$9	-15.6%		
Unused commitments	\$16	\$13	-18.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$7	156.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$7	-14.2%		
Cash & balances due	\$20	\$20	3.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$15	\$405	2578.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$12	\$405	3164.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$115	\$110	-3.6%		
Deposits	\$110	\$108	-2.4%		
Total other borrowings	\$4	\$3	-37.5%		
FHLB advances	\$4	\$3	-37.5%		
Equity					
Equity capital at quarter end	\$7	\$7	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.4%	4.6%	--		
Tier 1 risk based capital ratio	7.1%	7.6%	--		
Total risk based capital ratio	8.4%	8.9%	--		
Return on equity <sup>1</sup>	-10.6%	10.3%	--		
Return on assets <sup>1</sup>	-0.6%	0.6%	--		
Net interest margin <sup>1</sup>	3.3%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	54.3%	51.9%	--		
Loss provision to net charge-offs (qtr)	6.4%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.8%	6.9%	0.7%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.1%	1.2%	0.6%	0.0%	--
Commercial & Industrial	13.3%	6.6%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	4.1%	4.2%	0.4%	0.1%	--